

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in this application:

Claim 1 (currently amended): ~~A distributed computer program product—A computer readable medium having comprising a plurality of program steps computer instructions to implement and control an interactive credit application and routing system, some instructions of which are to be executed on each of a terminal at a dealer, a first computer at web site of said dealer, a second computer at a system host, and a third computer at one of a plurality of funding sources—to implement and control an interactive credit application and routing system, each of said computers and said dealer terminal being connected to a communications medium, said program product instructions comprising:~~

~~means computer instructions for execution at said dealer web site for providing a credit application to be completed by a consumer;~~

~~means computer instructions for execution at said dealer web site for forwarding a completed credit application to said system host together with information that identifies said dealer;~~

~~means computer instructions for execution at said host for receiving said credit application from said dealer web site;~~

~~means computer instructions for execution at said host for selectively forwarding said received credit application to one or more of said plurality of funding sources;~~

~~means computer instructions for execution at said one or more of said plurality of funding sources for providing a funding decision to said host;~~

~~computer instructions for execution means at said host for receiving said funding decision from said at least one of said one or more of said plurality of funding sources; and~~
~~computer instructions for execution means at said host for forwarding said received funding decision to said dealer web site.~~

Claim 2 (currently amended): The ~~computer readable medium program product as in~~ of claim 1 further comprising ~~computer instructions for execution means at~~ said host for forwarding said received funding decision to said dealer terminal.

Claim 3 (currently amended): The computer readable medium program product as in claim 2 wherein said computer instructions for execution at said host for forwarding said received funding decision host-forwards said received funding decision to said dealer by facsimile.

Claim 4 (currently amended): The computer readable medium of program product as in claim 1 further comprising computer instructions for execution means for storing said received funding decision at said host.

Claim 5 (currently amended): The computer readable medium of program product as in claim 1 further comprising computer instructions for execution means for generating lead information about said credit application process for dealer follow-up.

Claim 6 (currently amended): The computer readable medium of program product as in claim 5 wherein said lead information includes consumer contact information, vehicle information and information about whether the application process is complete or incomplete.

Claim 7 (currently amended): The computer readable medium of program product as in claim 1 further comprising computer instructions for execution means for receiving and forwarding contract information electronically to said at least one of said one or more of said plurality of funding sources for verification of said contract information.

Claim 8 (currently amended): The computer readable medium of program product as in claim 1 further comprising computer instructions for execution means for providing at said dealer web site information about the status of said credit application.

Claim 9 (currently amended): The computer readable medium of program product as in claim 8 further comprising computer instructions for execution means for providing authorized access to information at said web site about the status of said credit application.

Claim 10 (currently amended): The computer readable medium of program product as in claim 9 wherein said computer instructions for execution for providing authorized access to information authorized access comprise computer instructions for execution for providing authorized access to information utilizinges password information.

Claim 11 (currently amended): The computer readable medium of program product as in claim 1 further comprising computer instructions for execution means for forwarding related disclosures together with said received funding decision to said dealer web site.

Claim 12 (currently amended): A system for providing a closed loop credit decision process for a consumer at a dealer web site, said system comprising:

a communications medium;

a host system to implement and control an interactive credit application and routing system; said host system connected to said communications medium;

a dealer web site, said dealer web site connected to said communications medium; said dealer web site for providing a credit application to be completed by a consumer and for forwarding a completed credit application to said host system together with information that identifies said dealer;

a plurality of funding sources connected to said communications medium; and

wherein said host system is configured for receiving said credit application from said dealer web site and for selectively forwarding said received credit application to one or more of said plurality of funding sources, for receiving a funding decision from said at least one of said one or more of said plurality of funding sources; and for forwarding said received funding decision to said dealer web site.

Claim 13 (original): The system as in claim 12 wherein said host further forwards said received funding decision to said dealer terminal.

Claim 14 (original): The system as in claim 13 wherein said host further forwards said received funding decision to said dealer by facsimile.

Claim 15 (original): The system as in claim 12 wherein said host further stores said received funding decision at said host

Claim 16 (original): The system as in claim 12 wherein said host further generates lead information about said credit application process for dealer follow-up.

Claim 17 (original): The system as in claim 16 wherein said lead information includes consumer contact information, vehicle information and information about whether the application process is complete or incomplete.

Claim 18 (original): The system as in claim 12 wherein said host further receives and forwards contract information electronically to said at least one of said one or more of said plurality of funding sources for verification of said contract information.

Claim 19 (original): The system as in claim 12 wherein said dealer web site provides information about the status of said credit application.

Claim 20 (original): The system as in claim 19 wherein said dealer web site provides authorized access to information about the status of said credit application.

Claim 21 (original): The system as in claim 20 wherein said authorized access utilizes password information.

Claim 22 (original): The system as in claim 12 wherein said host further forwards related disclosures together with said received funding decision to said dealer web site.